

## 6.0.0 MA CASCADE

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### 6.1.0 Cascade Definition

The MA cascade is the hierarchy of eligibility.

### 6.2.0 MA Categories

There are 3 major categories of MA. They are:

1. **Family MA** - This includes AFDC MA, AFDC-Related MA, Extensions, Healthy Start and BadgerCare. This group includes children <19, caretaker relatives, and pregnant women.
2. **Elderly/Disabled MA** - This includes SSI-Related MA, SSI MA, Katie Beckett, TB-related, Institutions and Community Waivers cases. This group includes people 65 or older, and those determined disabled by the Disability Determination Bureau (5.1.0). The exception is institutions cases. There can be non-elderly/disabled (i.e. children) in those cases.
3. **Others** - This includes QMB, SLMB, SLMB+, ALMB, QDWI, Emergency MA and Presumptive Eligibility.

#### 6.2.1 Categorical Definitions

**Categorically related** - A person may fit into one of the above 3 categories based on nonfinancial factors. For example, a 70 year old would be categorically related to the elderly/disabled category.

**Categorically eligible** - These people are eligible based on the receipt of another public assistance program such as SSI, Federal Title IV-E Foster care, and Adoption Assistance.

### 6.3.0 Assistance Group (AG)

The group includes all people in the household who are requesting MA and those who are pulled in by their relationship to the requestor.

### 6.4.0 MA Group

The MA group are those in a household who are non-financially eligible for MA.

### 6.5.0 Fiscal Test Group (FTG)

The FTG are those within an AG whose income, assets and presence are counted when determining eligibility. The composition of the FTG may be different for each category of assistance being tested.

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### 6.5.1 Family MA

The fiscal test group consists of the:

1. MA group.
2. Each fetus of a pregnant woman (except AFDC-MA).
3. Someone in the household, but outside of the MA group, who has legal responsibility for someone in the group.

### 6.5.2 Elderly/Disabled

Non-Institutionalized/Non-Community Waivers - The FTG is the primary person, and his/her spouse.

Institutionalized/Waivers - The FTG is the Institutionalized/Waivers person only.

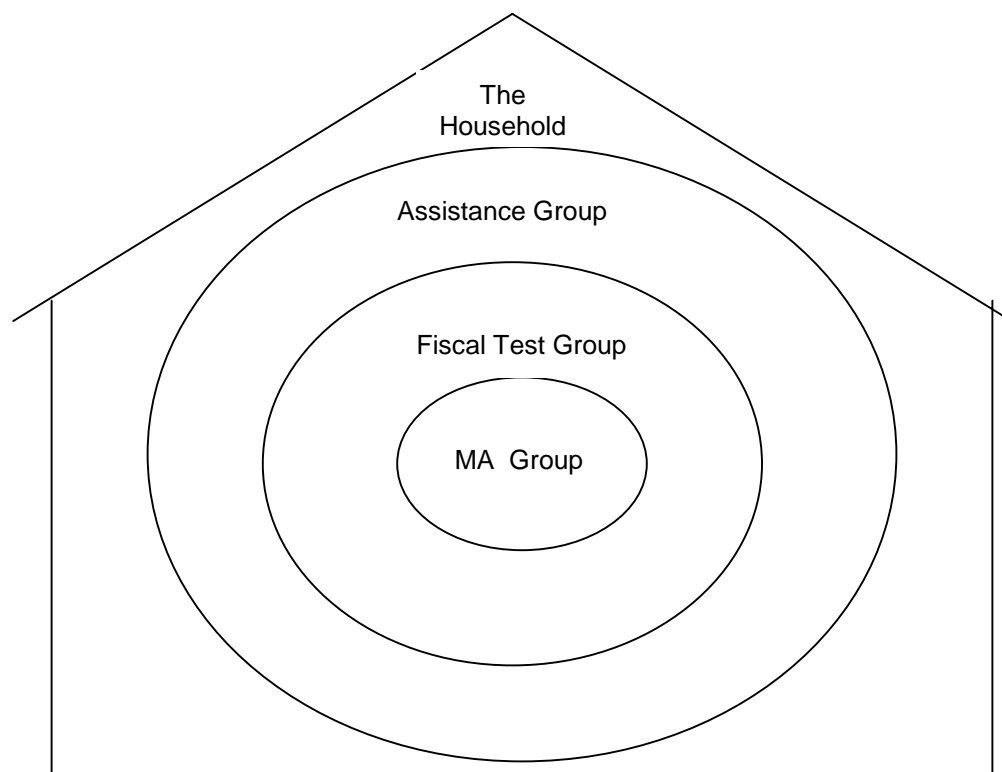
### 6.5.3 Others

The FTG for QMB, SLMB, SLMB+, ALMB, and QDWI is the primary person and his/her spouse.

TB - The FTG is only the primary person.

PE - See 6.5.1.

Emergency MA - For elderly/disabled, see 6.5.2. For pregnant women, children or caretakers, see 6.5.1.



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**6.6.0 Participation  
Status Codes**

The following are the abbreviations which you will see in CARES that explain each person's status in the case. These describe who is in or out of the FTG, and how that person's income and assets are counted

AA	ALLOCATED ADULT	An adult who is ineligible for AFDC-MA but someone in the MA group is legally responsible for this adult. S/he is not in the FTG. S/he receives income from a spouse in the MA group.
AC	ALLOCATED CHILD	A child who is ineligible for AFDC-MA, but someone in the MA group is legally responsible for this child. S/he is not in the FTG. S/he receives income from a parent in the MA group.
AD	ALIEN SPONSOR-DEEMER	A person who supports an alien's entry into the U.S. S/he is not in the AFDC-MA group or FTG. Add his/her income to the MA group after deductions. The AD only applies to AFDC-MA.
CA	COUNTED ADULT	An adult who is ineligible for MA but legally responsible for someone in the MA group. S/he is part of the FTG. Count his/her income and assets.
CC	COUNTED CHILD	A child who is ineligible for MA but legally responsible for someone in the MA group. S/he is part of the FTG. Count his/her income and assets.
CD	COMMUNITY DEPENDENT	In spousal impoverishment cases only, this is the tax dependent living with community spouse. Income is subtracted from the institutionalized spouse in post-eligibility to calculate the family member income allowance. The dependent is not in the FTG, and do not count his/her income and assets.
CS	COMMUNITY SPOUSE	In spousal impoverishment cases only, this is the spouse of an institutionalized person living in the community. Count his/her assets for the initial spousal impoverishment determinations only, never thereafter. The institutionalized spouse can allocate income in post-eligibility treatment of income. The CS is not in the FTG.
EA	ELIGIBLE ADULT	An adult who is non-financially eligible and part of the MA group. S/he is in the FTG. Count his/her income and assets.
EC	ELIGIBLE CHILD	A child who is non-financially eligible and part of the MA group. S/he is in the FTG. Count his/her income and assets.

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**6.6.0 Participation  
Status Codes (cont.)**

FL	FISCAL ALLOCATOR	Person who has legal responsibility to someone in the FFU. This person's income and assets are allocated by the number of people for whom s/he is legally responsible and themselves. This only relates to FFU.
FM	FISCAL MEMBER	Person (not the FFU target) for whom a fiscal allocator is legally responsible. S/he receives income and assets from the fiscal allocator when determining FFU. This only relates to FFU.
PD	PARENT DEEMER	Person is ineligible for a reason other than non-cooperation with TPL, CS, SSN, or MSL. S/he is not in the FTG, but count his/her income after subtracting an amount for their needs. Count his/her assets. Applies to AFDC-MA only.
SD	SANCTIONED DEEMER	Legally responsible for an MA group member. This person is ineligible because of non-cooperation with TPL, CS, SSN or MSL. S/he is not in FTG or MA group. Count his/her income, allowing deductions except the earned income one, and assets. This only applies to AFDC-MA.
SI	INCOME SPOUSE	The spouse of the Medicaid Purchase Plan (MAPP) applicant is always considered the "income spouse" (as long as they live together). In a household in which both spouses are applying for MAPP, the husband will be considered the wife's income spouse and the wife will be considered the husband's income spouse.
TC	TEST CHILD	<p>Test children only apply to BC and MAPP. For BC, the test child is ineligible for BC solely because of insurance access or coverage, or because s/he's on another type of MA.</p> <p>For MAPP, the test child is any natural or adoptive child of the MAPP client. S/he is part of the FTG.</p> <p>For both BC and MAPP, do not count the test child(ren)'s income and assets.</p>
TD	STEPPARENT DEEMER	A TD is an ineligible stepparent who is married to a MA group member. Count his/her income, minus income set aside to meet the needs of the spouse and children. Do not count his/her assets or include him/her in the FTG. Applies to AFDC-MA only.

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### 6.6.0 Participation Status Codes (cont.)

XA	EXCLUDED ADULT	An adult who is not requesting MA/BC and is not legally responsible for an eligible group member. S/he is not part of the FTG. Do not count his/her income or assets.
XC	EXCLUDED CHILD	A child who is not requesting MA/BC and is not legally responsible for an eligible group member. S/he is not part of the FTG. Do not count his/her income or assets.

#### 6.6.1 Table Definitions

**CARES Part Status Code** = The participation status code that CARES uses to determine how the individual relates to the Medicaid Group, Fiscal Test Group or Family Fiscal Unit.

**Term** = The words that are used to describe this Medicaid filing unit concept.

**Definition** = A description of what types of individuals and under what circumstances this term is applied to an individual.

**AFDC-Medicaid Only** = Describes whether this filing unit term only applies to the AFDC-Medicaid group.

**FFU Only** = Describes whether this filing unit term only applies to the Family Fiscal Unit policies and processes.

**MA Group** = Describes whether this type of filing unit participation status is included in the Medicaid group.

**FTG** = Describes whether this type of filing unit participation status is included in the Medicaid Fiscal Test Group and thus increase the group size.

**Count their income – Giver** = Describes whether an individual with this filing unit participation status provides money to individuals whose income is counted in the determination of eligibility.

**Count their income – Receiver** = Describes whether an individual with this filing unit participation status is provided money by individuals outside of the group in the determination of eligibility.

**Count Their Assets** = Describes how the assets of an individual with this filing unit participation status are treated.

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CARES Part Stat Code	Term	Definition	AFDC- MA Only	FFU Only	MA group	FTG	Count Their Income		Count Their Assets
							Giver	Receiver	
AA	Allocated Adult	Someone, ineligible for AFDC-Medicaid, for whom a person in the AFDC-Medicaid group is legally responsible	Yes	NA	No	No	-	Receiving income from a spouse in the AFDC-Medicaid Group	No
AC	Allocated Child	A child (not deprived) ineligible for AFDC-Medicaid whose parent is in the AFDC-Medicaid group is legally responsible.	Yes	NA	No	No	-	Receiving income from a parent in the AFDC-Medicaid Group	No
AD	Alien Sponsor Deemer	An individual agreeing to support an alien who has entered the USA	Yes	NA	No	No	Count their income after deductions	-	Count their assets (minus set aside)

\* Listed below are explanations of what the “Giver” and “Receiver” mean under the “Count Their Income” heading:

- Giver – When the individual being described is not in the MA group.
- Receiver – When the individual being described is in the MA group.

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CARES Part Stat Code	Term	Definition	AFDC- MA Only	FFU Only	MA group	FTG	Count Their Income		Count Their Assets
							Giver	Receiver	
CA	Counted Adult	An adult ineligible for Medicaid who is legally responsible for someone in the Medicaid group.	No	NA	No	Yes	Count their income		Count their assets
CC	Counted Child	A child ineligible for Medicaid who is legally responsible for someone in the Medicaid group.	No	NA	No	Yes	Count their income	-	Count their assets

\* Listed below are explanations of what the “Giver” and “Receiver” mean under the “Count Their Income” heading:

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CARES Part Stat Code	Term	Definition	AFDC- MA Only	FFU Only	MA group	FTG	Count Their Income		Count Their Assets
							Giver	Receiver	
CD	Community Dependent	<b>Spousal Impoverishment Only</b> A tax dependent living with the community spouse	No	NA	No	No	-	Subtract income in the inst'lized spouse's post- eligibility treatment of income equal to the calculated Family Member Income Allowance	No

\* Listed below are explanations of what the "Giver" and "Receiver" mean under the "Count Their Income" heading:

- Giver – When the individual being described is not in the MA group.
- Receiver – When the individual being described is in the MA group.



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CARES Part Stat Code	Term	Definition	AFDC- MA Only	FFU Only	MA group	FTG	Count Their Income		Count Their Assets
							Giver	Receiver	
CS	Community Spouse	<b>Spousal Impoverishment Only</b> The spouse of Institutionalized Person living in the community	No		No	No	-	Subtract income in the inst'lized spouse's post-eligibility treatment of income equal to the amount actually made available to the community spouse as the Community Spouse Income Allocation	Count the spouse's assets only in the initial determination of the institutionalized spouse's Medicaid eligibility
EA	Eligible Adult	An adult who is non-financially eligible for Medicaid.	No		Yes	Yes	Count their income		Count their assets

\* Listed below are explanations of what the "Giver" and "Receiver" mean under the "Count Their Income" heading:

- Giver – When the individual being described is not in the MA group.
- Receiver – When the individual being described is in the MA group.

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CARES Part Stat Code	Term	Definition	AFDC- MA Only	FFU Only	MA group	FTG	Count Their Income*		Count Their Assets
							Giver	Receiver	
EC	Eligible Child	A child who is non-financially eligible for Medicaid.	No		Yes	Yes	Count their income		Count their assets
FL	Fiscal Allocator	A person who is legally responsible for the individual in the FFU AG.	No	YES – included in group size	No	NA	Count their income for the person for whom they are legally responsible after dividing their total income by the number of persons in the household for whom they are legally responsible		Count their assets for the person for whom they are legally responsible after dividing their assets by the number of persons in the household for whom they are legally responsible plus themselves

\* Listed below are explanations of what the “Giver” and “Receiver” mean under the “Count Their Income” heading:

- Giver – When the individual being described is not in the MA group.
- Receiver – When the individual being described is in the MA group.

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CARES Part Stat Code	Term	Definition	AFDC- MA Only	FFU Only	MA group	FTG	Count Their Income*		Count Their Assets
							Giver	Receiver	
FM	Fiscal Member	A person, not the FFU target, for whom a fiscal allocator is legally responsible.	No	Yes – included in group size	No	NA		Receives income from LRR after division of income by number of individuals for whom the fiscal allocator is legally responsible plus the LRR.	Receives assets from LRR after division of assets by number of individuals for whom the fiscal allocator is legally responsible plus the LRR.
PD	Parent Deemer	This person is ineligible for a reason other than non-cooperation with child support, TPL, MSL or SSN requirements <b>and</b> is legally responsible for someone in the group.	Yes	NA	No	No	Count their income after subtracting an amount for their needs. (See the AFDC handbook, Appendix 12.2.30).		Count their assets

\* Listed below are explanations of what the “Giver” and “Receiver” mean under the “Count Their Income” heading:

- Giver – When the individual being described is not in the MA group.
- Receiver – When the individual being described is in the MA group.

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CARES Part Stat Code	Term	Definition	AFDC- MA Only	FFU Only	MA group	FTG	Count Their Income*		Count Their Assets
							Giver	Receiver	
SD	Sanctioned Deemers	This person is ineligible because of non-cooperation with child support, TPL, MSL or SSN requirements <b>and</b> is legally responsible for someone in the group.	Yes	NA	No	No	Count their income allowing all deductions except the earned income deduction.		Count their assets
SI	Income Spouse	<b>MAPP Only</b> The spouse of the applicant in a MAPP case (as long as they live together).	NA	NA	No	Yes	Yes	Yes	No

\* Listed below are explanations of what the “Giver” and “Receiver” mean under the “Count Their Income” heading:

- Giver – When the individual being described is not in the MA group.
- Receiver – When the individual being described is in the MA group.

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CARES Part Stat Code	Term	Definition	AFDC- MA Only	FFU Only	MA group	FTG	Count Their Income*		Count Their Assets
							Giver	Receiver	
TC	Test Child	<b>BadgerCare and MAPP Only</b> For BC, a child who is ineligible solely because of health insurance coverage or access, or is on another type of MA. For MAPP, any natural or adoptive child of the MAPP client. Include in the group size.	No	NA	No	Yes	No	No	No
TD	Stepparent Deemer	An ineligible stepparent with a spouse in the AFDC-Medicaid group.	Yes	NA	No	No	Count income minus income set aside to meet the needs of the spouse and his/her children.		No

\* Listed below are explanations of what the “Giver” and “Receiver” mean under the “Count Their Income” heading:

- Giver – When the individual being described is not in the MA group.
- Receiver – When the individual being described is in the MA group.

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CARES Part Stat Code	Term	Definition	AFDC- MA Only	FFU Only	MA group	FTG	Count Their Income*		Count Their Assets
							Giver	Receiver	
XA	Excluded Adult	An adult who is either not requesting MA/BC or is non-financially ineligible and not a LRR for a MA Group member.	No	NA	No	No	No	No	No
XC	Excluded Child	A child who is either not requesting MA/BC or is non-financially ineligible and not a LRR for a MA Group member.	No	NA	No	No	No	No	No

\* Listed below are explanations of what the “Giver” and “Receiver” mean under the “Count Their Income” heading:

- Giver – When the individual being described is not in the MA group.
- Receiver – When the individual being described is in the MA group.

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### 6.7.0 Process

Run the fiscal test group through the cascade. Test for categorically (cat) needy first all the way through (except FFU). Then go back and test if medically (med) needy at each step of the cascade.

**Cat Needy** - People are eligible using lower asset and income limits.

**Med Needy** - People are eligible using higher asset and income limits.

### 6.7.1 Hierarchy

Below is the cascade hierarchy that incorporates EBD MA and Family MA. If you have a mixed family, follow this cascade. Once you find someone eligible, you do not have to continue testing his or her eligibility. Continue to test remaining group members.

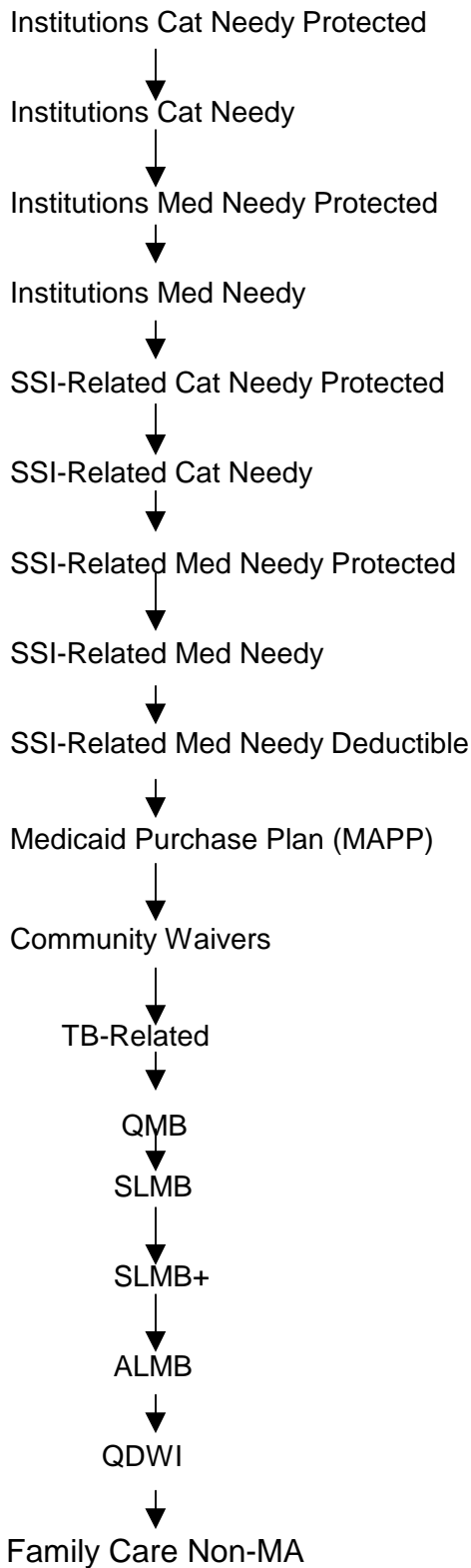
1. MA Institutions Cat Needy Protected (MI C, MI D, MI W, MI T)
2. MA Institutions Cat Needy (MI S, MI M, MI A, MI P, MI R)
3. MA Institutions Med Needy Protected (MI C, MI D, MI W, MI T)
4. MA Institutions Med Needy (MI S, MI P, MI R)
5. AFDC-MA (MA U or MA R)
6. MA Extension Cat Needy (ME I, ME C, ME T, ME D)
7. Continuously Eligible Newborn Cat Needy (MN)
8. AFDC-Related Cat Needy (MAOU, MAOR)
9. Pregnancy Extension Cat Needy (ME P)
10. Healthy Start Cat Needy (MHSP, MHSC, MHSN,)
11. SSI-Related Protected MA Cat Needy (MP C, MP D, MP W, MP T)
12. SSI-Related Cat Needy (MS)
13. AFDC-Related Med Needy (NAOR)
14. Continuously Eligible Newborn Med Needy (NN)
15. Healthy Start Med Needy (NHSC, NHSP)
16. Pregnancy Extension (NE P)
17. SSI-Related Protected MA Med Needy (NP C, NP D, NP W, NP T)
18. SSI-Related Med Needy (NS)
19. AFDC-Related Med Needy Deductible (NAOR MD)
20. Healthy Start Med Needy Deductible (NHSC MD)
21. SSI-Related Med Needy Deductible (NS MD)
22. Medicaid Purchase Plan (MAP)
23. BadgerCare (BC)
24. Community Waivers: CIP IA (MCWA)  
Community Waivers: CIP IB (MCWB)  
Community Waivers: CIP II (MCWE)  
Community Waivers: COP Waiver (MCWW)  
Community Care for Elderly (CCE)  
Community Supported Living Arrangement (CSLA)  
Brain Injury Waiver (MCWI)  
PACE (MCWP)  
Partnership (MCWR)
25. Family Planning Waiver (FPW)
26. QMB only (QMB, QMBN)
27. SLMB only (SLB)
28. SLMB+ (qualifying individuals 1)
29. ALMB (qualifying individuals 2)
30. QDWI only (QDWI)
31. Family Care Non-MA

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### 6.7.2 EBD Cascade

Use this cascade when you have an Elderly, Blind, Disabled (EBD) case that does not include anyone potentially eligible for Family MA.

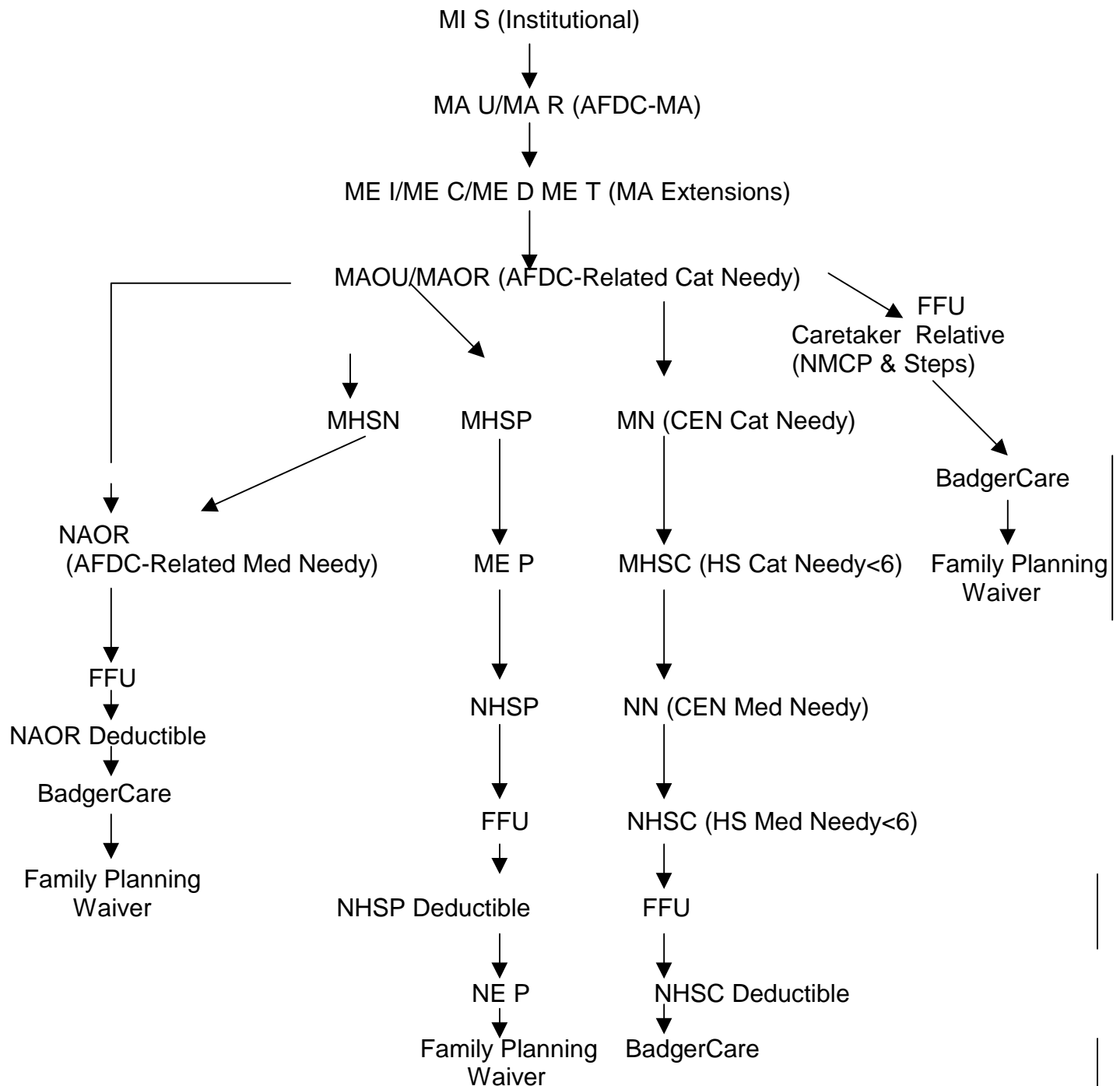




## 6.0.0 MA CASCADE

### 6.7.3 Family Cascade

Use this cascade when testing MA for children, caretaker relatives and pregnant women. If you have someone else in the case who is EBD use the cascade at 6.7.1.



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### 6.7.3 Family Cascade (cont.)

Run the FTG through the cascade. Test cat needy first all the way through (except FFU). Then go back and test if med needy at each step of the cascade. After you test MAOU and MAOR (AFDC-Related cat needy), the process changes dependent upon the child's age or if a group member is pregnant.

#### 6.7.3.1 Child under 6

Test the child for Healthy Start following this sequence: MA R/MA U, MAOR/MAOU, MN, MHSC, NN, and then NHSC. Do not test this child for AFDC-Related med needy (NAOR). If the child fails, then go to FFU if applicable (28.0.0). If s/he fails FFU, determine the deductible.

#### 6.7.3.2 Child 6 through 18

Test the child (ages 6 through 18) for Healthy Start if they fail MAOU/MAOR. If the FTG fails, then go to FFU, if applicable (28.0.0). If they fail MHSN, there is no med needy Healthy Start test. S/he can only be eligible by meeting a AFDC-Related deductible. Use the AFDC-Related med needy limit to determine the deductible amount for the child.

#### 6.7.3.3 18-Year-Olds

An 18-year-old is an adult so parents are not legally responsible for them. Determine their eligibility without counting the parent's income. Include an 18-year-old's spouse in the FTG if the spouse is living with the 18-year-old.

If parents or caretaker relatives of an 18-year-old want MA, they can be eligible if the following three are true:

1. They are living with the 18-year-old.
2. They request to be included in the group.
3. The group meets all other non-financial and financial requirements.

The following programs have some additional requirements:

- *AFDC MA and AFDC-Related MA* - The 18-year-old must meet the dependent 18-year-old criteria (4.6.0).
- *BadgerCare* - Caretaker relatives (other than parents) are ineligible for BadgerCare.

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### 6.7.3.3 18-Year-Olds (cont.)

If the group with the parents/caretaker relative fails financial requirements, test the 18-year-old separately. S/he can be determined as cat needy or med needy for AFDC-Related MA if s/he met the dependent 18-year-old criteria.

If the 18-year-old is not a dependent 18-year-old, only test for cat needy AFDC-Related MA, Healthy Start and BadgerCare.

If the 18-year-old is blind, disabled, pregnant, or a parent caretaker of a minor, then test eligibility for the relevant category of MA.

Disregard the earned income of 18-year-olds who meet the criteria listed in 15.5.9.

### 6.7.3.4 Pregnant Woman

Test a pregnant woman for MA U/MA R. If she fails MAOU/MAOR, go to Healthy Start cat needy (MHSP). If she fails, test her following this sequence: ME P, NHSP, and NE P. If she fails all of those, go to Family Fiscal Unit (FFU) testing. If she fails FFU, determine the deductible.

### 6.7.3.5 FFU

The Family Fiscal Unit (FFU) policy is an individual-based test of eligibility.

Apply the FFU test if the AG fails regular AFDC-Related and Healthy Start testing because of income, and only if the group contains a:

- Pregnant woman.
- Child with income.
- Stepparent.
- Non-Marital Co-Parent (NMCP).
- Non-Legally Responsible (NLRR) child.

See Appendix 28.0.0.